

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-12789-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Rafine
91 Castle Heights Avenue
Pennsville, NJ 08070

Social Security No.:
xxx-xx-5224

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 6, 2024.

On 9/25/2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: November 6, 2024
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 2, 2024
JAN: jgd

Jeanne Naughton
Clerk

In re:
Michael A. Rafine
Debtor

Case No. 24-12789-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 02, 2024

User: admin
Form ID: 185

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2024:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201 |
| 520194858 | + New Jersey Turnpike Authority, 1 Turnpike Plaza, Woodbridge, NJ 07095-5195 |
| 520194841 | + Petro, 1701 Sherman Avenue, Pennsauken, NJ 08110-2626 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Oct 02 2024 21:06:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Oct 02 2024 21:06:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 520194854 | + Email/Text: bankruptcy@pepcoholdings.com | Oct 02 2024 21:06:00 | Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600 |
| 520194853 | + Email/Text: bankruptcy@pepcoholdings.com | Oct 02 2024 21:06:00 | Atlantic City Electric, 5 Collins Drive, Carneys Point, NJ 08069-3600 |
| 520194844 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Oct 02 2024 21:08:31 | Capital One, c/o American InfoSource, P.O. Box 71083, Charlotte, NC 28272-1083 |
| 520194845 | + Email/PDF: ebn_ais@aisinfo.com | Oct 02 2024 21:24:47 | Capital One Bank, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901 |
| 520205188 | + Email/PDF: ebn_ais@aisinfo.com | Oct 02 2024 21:08:36 | Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 520194850 | + Email/Text: mrdiscen@discover.com | Oct 02 2024 21:04:00 | Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025 |
| 520216468 | Email/Text: mrdiscen@discover.com | Oct 02 2024 21:04:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 520194846 | Email/Text: collecadminbankruptcy@fnni.com | Oct 02 2024 21:05:00 | First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197 |
| 520194847 | Email/Text: collecadminbankruptcy@fnni.com | Oct 02 2024 21:05:00 | First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197 |
| 520207819 | Email/Text: collecadminbankruptcy@fnni.com | Oct 02 2024 21:05:00 | First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197 |
| 520242039 | Email/Text: JCAP_BNC_Notices@jcap.com | Oct 02 2024 21:06:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 520194859 | + Email/Text: JCAP_BNC_Notices@jcap.com | Oct 02 2024 21:06:00 | Jefferson Capital Systems, LLC, P.O. Box 772813, |

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Oct 02, 2024

Form ID: 185

Total Noticed: 37

| | | | |
|-----------|--|----------------------|---|
| | | | Chicago, IL 60677-0113 |
| 520194838 | ^ MEBN | Oct 02 2024 21:00:19 | KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541 |
| 520194856 | + Email/PDF: resurgentbknotifications@resurgent.com | Oct 02 2024 21:08:45 | LVNV Funding, c/o Resurgent Capital Systems, P.O. Box 10587, Greenville, SC 29603-0587 |
| 520199754 | Email/PDF: resurgentbknotifications@resurgent.com | Oct 02 2024 21:24:59 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 520194857 | + Email/Text: ZenResolve@ebn.phinsolutions.com | Oct 02 2024 21:05:00 | Little Lake Lending, 2770 Mission Rancheria Road, #315, Lakeport, CA 95453-9612 |
| 520194839 | ^ MEBN | Oct 02 2024 20:58:55 | Lyons, Doughty & Veldhuis, 5 Greentree Center, 525 Route 73 North, Suite 400, Marlton, NJ 08053-3422 |
| 520194840 | + Email/Text: BKNotice@ldvlaw.com | Oct 02 2024 21:05:00 | Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239 |
| 520194837 | Email/Text: camanagement@mtb.com | Oct 02 2024 21:06:00 | M&T Bank, P.O. Box 840, Buffalo, NY 14240 |
| 520219538 | Email/PDF: bankruptcy_prod@navient.com | Oct 02 2024 21:25:17 | NAVIENT, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640 |
| 520194842 | + Email/PDF: bankruptcy_prod@navient.com | Oct 02 2024 21:08:08 | Navient, P.O. Box 9000, Wilkes-Barre, PA 18773-9000 |
| 520194843 | + Email/PDF: bankruptcy_prod@navient.com | Oct 02 2024 21:09:00 | Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640 |
| 520194855 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 02 2024 21:09:14 | Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541 |
| 520265574 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Oct 02 2024 21:08:37 | Portfolio Recovery Associates, LLC, c/o Onemain Financial Group, LLC, POB 41067, Norfolk VA 23541 |
| 520194849 | + Email/Text: JCAP_BNC_Notices@jcap.com | Oct 02 2024 21:06:00 | Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 7999, St. Cloud, MN 56302-7999 |
| 520194848 | + Email/Text: JCAP_BNC_Notices@jcap.com | Oct 02 2024 21:06:00 | Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 772813, Chicago, IL 60677-0113 |
| 520194851 | + Email/Text: bnc-quantum@quantum3group.com | Oct 02 2024 21:06:00 | Quantum 3 Group, LLC, P.O. Box 2489, Kirkland, WA 98083-2489 |
| 520194852 | + Email/Text: bnc-quantum@quantum3group.com | Oct 02 2024 21:06:00 | Quantum 3 Group, LLC, P.O. Box 788, Kirkland, WA 98083-0788 |
| 520269465 | Email/Text: bnc-quantum@quantum3group.com | Oct 02 2024 21:06:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 520217653 | Email/Text: bnc-quantum@quantum3group.com | Oct 02 2024 21:06:00 | Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 520269467 | Email/Text: bnc-quantum@quantum3group.com | Oct 02 2024 21:06:00 | Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788 |
| 520194860 | Email/Text: ZenResolve@ebn.phinsolutions.com | Oct 02 2024 21:05:00 | Lendumo, 2770 Mission Rancheria Road, #315, Lakeport, CA 95453 |

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 520266083 | *P++ | M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with |

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Oct 02, 2024

Form ID: 185

Total Noticed: 37

court:, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2024 at the address(es) listed below:

| Name | Email Address |
|------------------|--|
| Andrew B Finberg | ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Andrew B Finberg | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us |
| Denise E. Carlon | on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Stacey L. Mullen | on behalf of Debtor Michael A. Rafine slmullen@comcast.net |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 5